

WITNESS:

FREDERICKTOWN BANK & TRUST COMPANY

Elizabeth M. Grossnickle
Elizabeth M. Grossnickle

BY: Robert E. Gearing
Robert E. Gearing, President

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

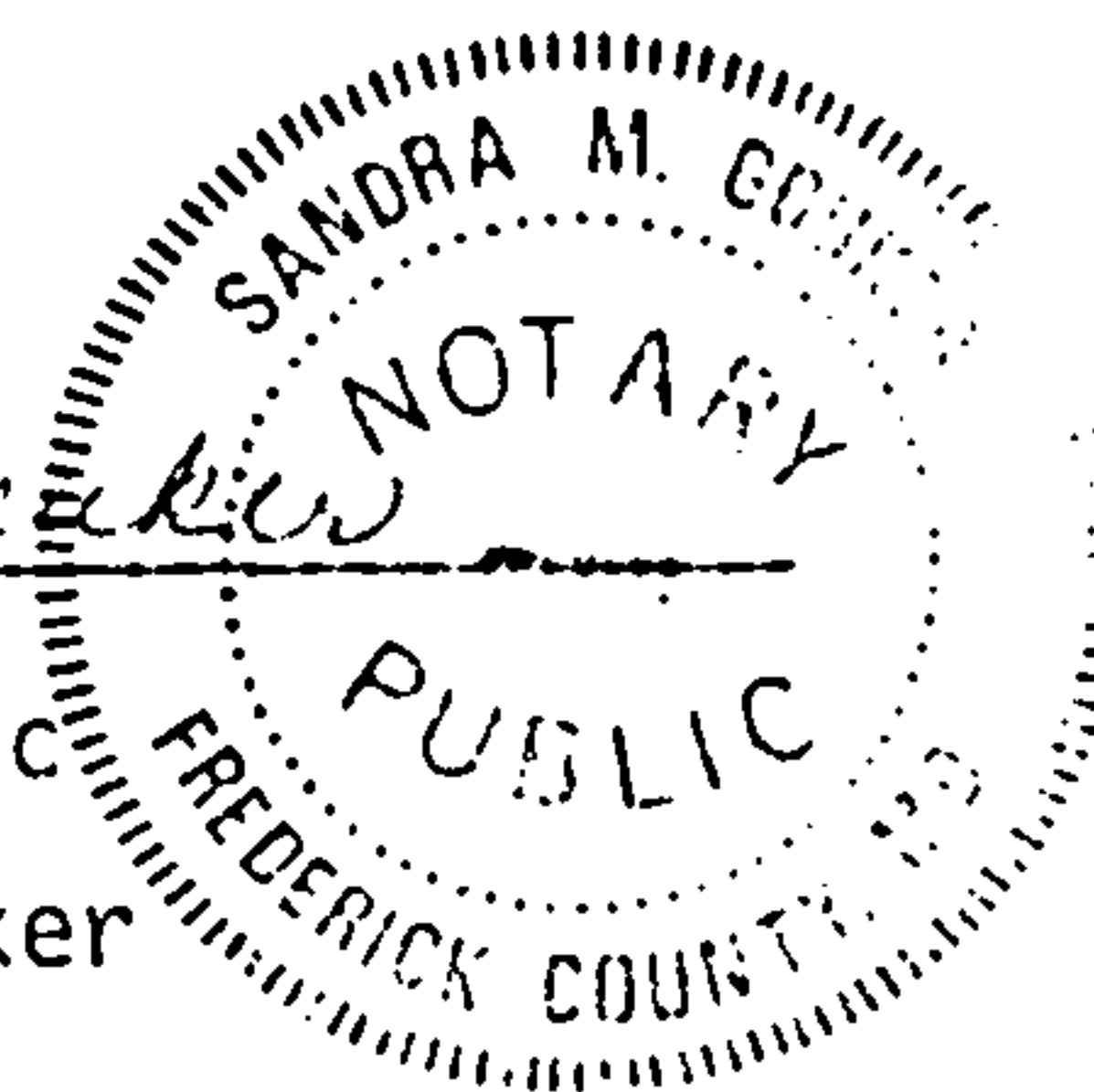
I HEREBY CERTIFY, that on this 15th day of March, 1985, before me, the Subscriber, a Notary Public, duly commissioned and qualified, in and for the State and County aforesaid, personally appeared Robert E. Gearing, President of Fredericktown Bank & Trust Company, and, on behalf of said Corporation, acknowledged the foregoing Appointment of Substitute Trustee to be its act and deed.

And at the same time the said Robert E. Gearing made oath in due form of law that he is the president of said Corporation and duly authorized to make this acknowledgment.

WITNESS my hand and Notarial Seal.

Sandra M. Gouker

Notary Public
Sandra M. Gouker



My Commission Expires: 7/1/86